



# Real Estate Law and Title Insurance Topics

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Assistant Vice President | Old Republic National Title Insurance Company  
Agent Representative | Business Development | Associate Counsel

# Topics for Seminar

- Passage of New Law Regarding Attorneys as Title Agents
- OR Title Guide
- Best Practices
- Certification Preview
- Authorized Agent Program and The Badge
- Shared Success

# Alabama Act No. 2016-296

•Generally speaking an attorney will fall into one of the following three categories:

1. Attorney operates only as an individual (and no entity is licensed).
2. Attorney operates as a law firm entity.
3. Attorney operates as a corporate entity.

# Attorney operates only as an individual (and no entity is licensed).

- Example: Chas Smith operates as Chas Smith attorney at law = Chas Smith is exempt from licensing

# Attorney operates as a law firm entity.

- Example: Chas Smith operates as Chas Smith, LLC = Chas Smith and Chas Smith, LLC are exempt from licensing UNLESS...
- Chas Smith, LLC, employs Suzy Smith, a non-attorney and Chas wants Suzy to continue to sign commitments and policies, THEN
- Chas Smith, LLC must be licensed with the ALDOI and Suzy Smith must be licensed as well.

# Attorney operates as a corporate entity

- Chas Smith, who is an attorney, operates as Hoover Title and Closing, LLC = Hoover Title and Closing, LLC must be licensed with ALDOI and if Chas wants to issue commitments and polices, he must be licensed as well.

# For More Details, please visit the link below

- <http://aldoi.gov/Licensing/TitleInsurance.aspx>.

- Title insurance agents who are now exempt from the title insurance agent licensing requirements can request the immediate cancellation of the title insurance agent license by faxing or mailing a letter to Producer Licensing Division requesting cancellation of license, or they can allow the license to expire by not renewing it. Title insurance companies can cancel a title insurance agent appointment by using the NIPR Interactive Appointments and Terminations application. If you do not have a PDB login for your company please contact the NIPR Marketing Department at 816-783-8467 or [marketing@nipr.com](mailto:marketing@nipr.com)

- Reminder: Individuals previously licensed as title insurance agents in this state, whether by having passed the examination or by being exempt from the examination, are exempt from the examination requirements should they subsequently seek to again become licensed as title insurance agents, but only if the application for license is received within 12 months of the date the previous license was cancelled.

# ORT Title Guide

## *History*

- Old Republic Title identified a need for an underwriting application to house legal information
- Utilized focus groups to understand the needs of employees and agents
- Recruited resources in the field to develop key information
- In under a year the OR Title Guide was born





# ORT Title Guide

## *Features*

The key features of the OR Title Guide include:

- Bulletins
- Forms
- National and state specific underwriting guide
- Settlement Practices
- Standard Exceptions
- Title Search and Policy Production
- Title Insurance Regulations



# ORT Title Guide

## *Functionality*

The key functionality of the OR Title Guide include:

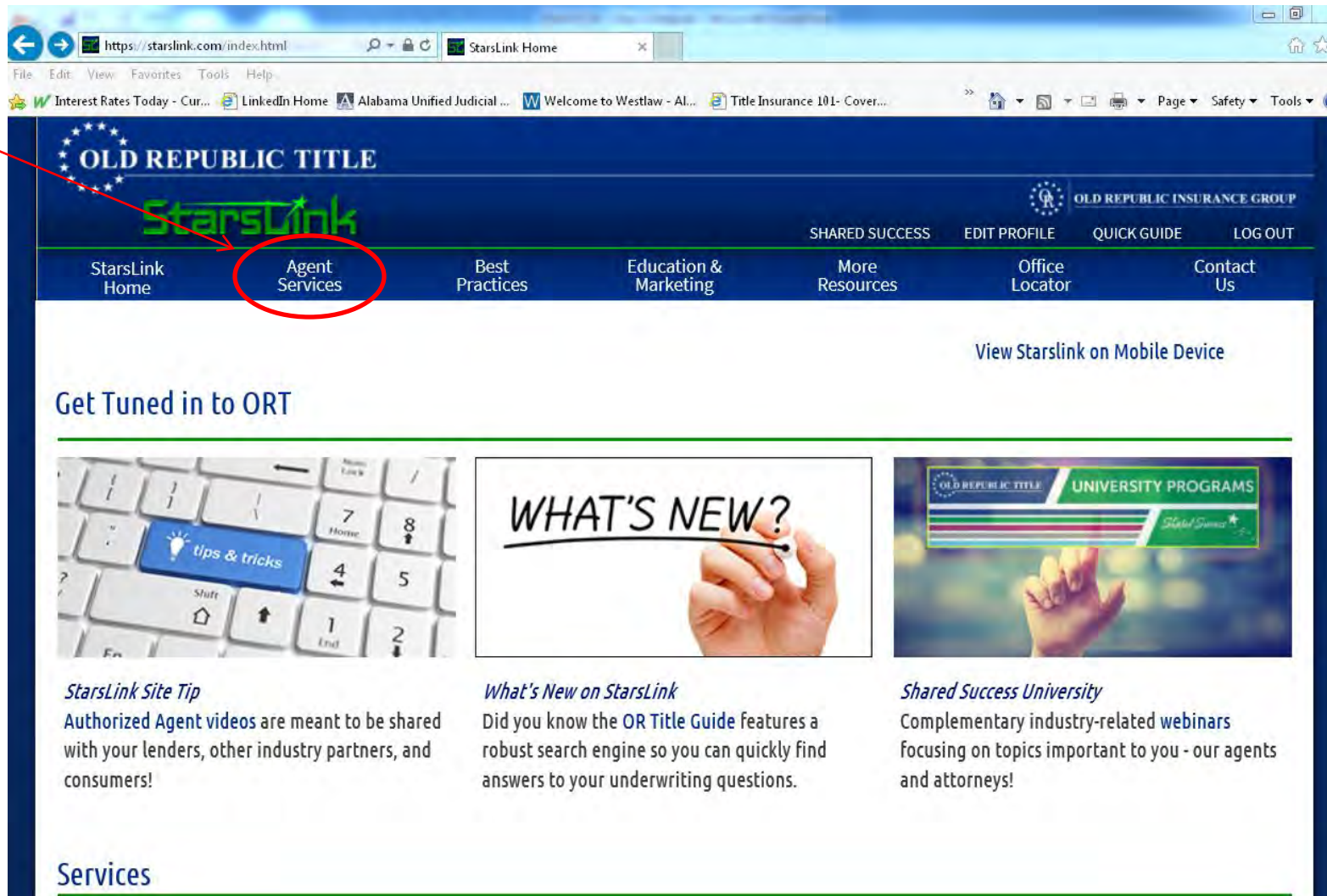
- Mobile friendly
- Robust search engine
- Print any document
- Download forms in Word and/or PDF
- Notes
- What's New
- Recently Viewed
- Recently Searched



# Instructions on How to Access OR Title Guide

- Go to [www.starslink.com](http://www.starslink.com)
- Click on Agent Services
- Click on Link to OR Title Guide

# Screenshots of How to Access OR Title Guide



The screenshot shows a web browser window displaying the StarsLink website. The browser's address bar shows the URL <https://starslink.com/index.html>. The website header features the Old Republic Title logo and the StarsLink logo. A navigation menu is located below the header, with the 'Agent Services' link circled in red. A red arrow points from the top left corner of the browser window towards the 'Agent Services' link. The main content area includes a 'View Starslink on Mobile Device' link, a 'Get Tuned in to ORT' section, and three featured articles: 'StarsLink Site Tip', 'What's New on StarsLink', and 'Shared Success University'.

OLD REPUBLIC TITLE  
StarsLink


OLD REPUBLIC INSURANCE GROUP

SHARED SUCCESS EDIT PROFILE QUICK GUIDE LOG OUT


StarsLink Home Agent Services Best Practices Education & Marketing More Resources Office Locator Contact Us

[View Starslink on Mobile Device](#)


## Get Tuned in to ORT



**StarsLink Site Tip**  
Authorized Agent videos are meant to be shared with your lenders, other industry partners, and consumers!



**What's New on StarsLink**  
Did you know the OR Title Guide features a robust search engine so you can quickly find answers to your underwriting questions.



**Shared Success University**  
Complementary industry-related webinars focusing on topics important to you - our agents and attorneys!


## Services

# Screenshots Continued










**StarsLink Home**   **Agent Services**   **Best Practices**   **Education & Marketing**   **More Resources**   **Office Locator**   **Contact Us**

## Agent Services

Thank you for partnering with Old Republic Title! We value our partnership and are committed to offering tools and resources you need to succeed in today's marketplace so that we can grow together!



### Tools & Resources

 <b>ezJacket/ezRemit</b> Access electronic policy jackets and reporting system	 <b>Closing Protection Letters</b> A complete electronic Closing Protection Letter application	 <b>Rate Calculator</b> Calculate state title insurance rates online
 <b>Excess Risk Policy/Over Limits Request</b> Obtain form for underwriter approval to issue policies over contract limit	 <b>OR Title Guide</b> Find answers to questions concerning underwriting, policy production, forms, settlement practices and real estate law	 <b>Underwriting Practices Resource</b> Online underwriting information
 <b>ORT/ALTA Forms &amp; Endorsements</b> Access Old Republic Title and American Land Title Association forms and endorsements	 <b>CLTA Forms &amp; Endorsements</b> Access industry and California Land Title Association forms and endorsements	 <b>USA Patriot Act Name Search</b> Search of the U.S. Department of the Treasury's Office of Foreign Assets Control database

# UW Manual v. OR Title Guide

- The OR Title Guide should be used to supplement the UW Manual, not in lieu of the Manual

# Best Practices Overview

The screenshot displays the Old Republic Title StarsLink website interface. The top navigation bar includes the company logo, the StarsLink brand name, and several utility links: ADMIN, SHARED SUCCESS, EDIT PROFILE, QUICK GUIDE, and LOG OUT. Below this, a secondary menu contains links for StarsLink Home, Agent Services, Best Practices (highlighted with a red circle), Education & Marketing, More Resources, Office Locator, and Contact Us.

## Implementing ALTA's Best Practices

The Dodd-Frank Wall Street Reform & Consumer Protection Act, the Consumer Financial Protection Bureau (CFPB) and its new rules and regulations are changing the mortgage lending industry and ultimately the traditional relationships between lenders and title insurance agents. As lenders are responsible for the actions of third party vendors, additional compliance is required for the title insurance industry. ALTA's Best Practices were created in response to changing times and roles. Old Republic Title's goal is to "keep our agents in the game" by helping you prepare for any additional lender and regulatory scrutiny.

**Compliance Providers:**



More information on Compliance Providers

### Best Practices Tools & Resources

 <b>Best Practices - Licensing</b> Establish and maintain current license(s) as required to conduct the business of title insurance and settlement services.	 <b>Best Practices - Title Policy Procedures</b> Adopt and maintain written procedures related to title policy production, delivery, reporting and premium remittance.
 <b>Best Practices - Escrow &amp; Trust Accounts</b> Adopt and maintain appropriate written procedures and controls for Escrow/Trust Accounts.	 <b>Best Practices - Professional Liability Insurance</b> Maintain appropriate professional liability insurance and fidelity coverage.
 <b>Best Practices - Privacy &amp; Information Security</b> Adopt and maintain a written privacy and information security program to protect Non-public Personal Information as required.	 <b>Best Practices - Resolving Consumer Complaints</b> Adopt and maintain procedures for resolving consumer complaints.

A red arrow points to the 'Best Practices - Privacy & Information Security' item in the grid.

# Best Practices Overview-Privacy and Information Security

**OLD REPUBLIC TITLE**  
StarSlink

ADMIN | SUPPORT SUCCESS | EDIT PROFILE | QUICK GUIDE | LOG OUT

StarSlink Home | Agent Services | Best Practices | Education & Marketing | More Resources | Office Locator | Contact Us

## ALTA's Best Practices - Privacy & Information Security

Welcome to the Best Practice Privacy & Information Security tab. Here you will find materials, source documents and other resources that will assist you in implementing ALTA's Best Practices for your agency. The template source documents can be downloaded for your use and manipulated to fit the processes of your agency. Feel free to use all the sample text, none of the sample text or mix and match. Just click on the link, save the document to your computer and start the process of documenting your "best practices."

Is there something missing that you would find helpful? Let us know and we will put our crew to work to expand our library of resources to suit your needs.

[BACK TO BEST PRACTICES HOME PAGE](#)

Questions? Need Help?  
Click here to email  
Old Republic Title for  
assistance! 

### Resources

-  Best Practices Bulletin - Privacy & Information Security
-  SAMPLE - Privacy & Information Security Policies & Procedures
-  Tools & Reference Materials

Interpretation of compliance with ALTA's Best Practices may vary from party to party. The use of these source documents does not guarantee customer or regulator acceptance or compliance with the American Land Title Association's Best Practices, nor any guarantee of customer relationships.



# Best Practices Overview-Privacy and Information Security

The screenshot shows the website's header with the Old Republic Title logo and StarsLink branding. A navigation menu includes links for Home, Agent Services, Best Practices, Education & Marketing, More Resources, Office Locator, and Contact Us. The main content area is titled "Privacy & Information Security Tools" and contains a welcome message, a "BACK TO BEST PRACTICES ADMIN PAGE" button, and a "Questions? Need Help?" section with an email icon. Below this is a "How to Comply" section with a list of links to various compliance guides and tools.

**OLD REPUBLIC TITLE**  
**StarsLink**

ADMIN SHARED SUCCESS EDIT PROFILE QUICK GUIDE LOG OUT

StartLink Home Agent Services Best Practices Education & Marketing More Resources Office Locator Contact Us

## Privacy & Information Security Tools

Welcome to the Best Practice Privacy & Information Security Tools tab. In this tab we have links to op2, Shred-it, Fort Dos and our Computer Security newsletters. In addition to those resources, we have security and technology sites which will be assets when developing your own policies and procedures. Furthermore, we have numerous sample policies as well as information and FAQs on Privacy & Information Security posted below.

Is there something missing that you would find helpful? Let us know and we will put our crew to work to expand our library of resources to suit your needs.

[BACK TO BEST PRACTICES ADMIN PAGE](#)

Questions? Need Help?  
Click here to email Old Republic Title for assistance!

### How to Comply

- How to Conquer Pillar #3
- How to Comply with the Privacy of Consumer Financial Information Rule of the Gramm-Leach-Bliley Act
- FTC - Protecting Personal Information Guide
- FTC - Safeguards Rule
- FFIEC - Cybersecurity Assessment Tool
- FTC - Risk Identity Theft
- FAQs - Privacy and Information Security
- Framework on how to Manage Cybersecurity Risk
- Strategic Approach to Cyber Security
- Privacy Policies & Practices Overview
- Start with Security - A Guide for Business

# Sample Policy and Procedure Book

StarsLink  
Home

Agent  
Services

Best  
Practices

Education &  
Marketing

More  
Resources

Office  
Locator

Contact  
Us

## Implementing ALTA's Best Practices

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Compliance Providers:



More Information on Compliance Providers

### Best Practices Tools & Resources



#### Best Practices - Licensing

Establish and maintain current license(s) as required to conduct the business of title insurance and settlement services.



#### Best Practices - Title Policy Procedures

Adopt and maintain written procedures related to title policy production, delivery, reporting and premium remittance.



#### Best Practices - Escrow & Trust Accounts

Adopt and maintain appropriate written procedures and controls for Escrow/Trust Accounts.



#### Best Practices - Professional Liability Insurance

Maintain appropriate professional liability insurance and fidelity coverage.



#### Best Practices - Privacy & Information Security

Adopt and maintain a written privacy and information security program to protect Non-public Personal Information as required by local, state and federal law.



#### Best Practices - Resolving Consumer Complaints

Adopt and maintain procedures for resolving consumer complaints.



#### Best Practices - Recording & Pricing Procedures

Adopt standard real estate settlement procedures and policies that helps ensure compliance with Federal and State Consumer Financial Laws as applicable to the Settlement Process.



#### Compliance Providers

### Additional Best Practices Resources



#### Sample Policy & Procedures Book

See a sample of a completed Best Practices Policies & Procedures book to help you work on your Best Practices.



#### ALTA Resources

See more detailed information from ALTA about what to include in your Best Practices.

# ALTA Resources



**Best Practices - Privacy & Information Security**  
Adopt and maintain a written privacy and information security program to protect Non-public Personal Information as required by local, state and federal law.



**Best Practices - Resolving Consumer Complaints**  
Adopt and maintain procedures for resolving consumer complaints.



**Best Practices - Recording & Pricing Procedures**  
Adopt standard real estate settlement procedures and policies that helps ensure compliance with Federal and State Consumer Financial Laws as applicable to the Settlement Process.



**Compliance Providers**

## Additional Best Practices Resources



**Sample Policy & Procedures Book**  
See a sample of a completed Best Practices Policies & Procedures book to help you work on your Best Practices.



**ALTA Resources**  
See more detailed information from ALTA about what to include in your Best Practices.



**Best Practices Education**  
Check out our resources! Keeping you in the game!

 Search

CONNECT SOCIALLY TO OLD REPUBLIC TITLE! [www.oldrepublictitle.com/social](http://www.oldrepublictitle.com/social)

# Best Practice Certification...Preview

## Best Practices Certification Companies

**Question:** Should we exercise caution when selecting a company to certify our Best Practices Manual?



# Best Practice Certification Continued

## Best Practices Certification Companies

**Answer:** YES!

- Not every company is the same
- Confidential agency/law firm information will be required – be comfortable with who you are giving it to
  - How are they going to use and protect this information?

# Best Practice Certification- We will pick up here with an upcoming webinar

## Best Practices Certification Company Selection

**Question:** Who should we use?



# Authorized Agent Program

## Authorized Agent Program

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*“Show what you know”*

This program in conjunction with your efforts of compliance with the American Land Title Association's Best Practices should provide your customers and consumers additional confidence and comfort the title settlement transactions you process are done the right way, with integrity and ethics. The goal is to continue to allow you to “show what you know” and exemplify a high level of trust resulting in a positive experience for all involved in mortgage lending and real estate transactions.



# Authorized Agent Badge

## Authorized Agent Badge

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### *Promotional Use*

Contact your Agency Representative to request the badge for promotional use:

- Letterhead
- Website
- Envelopes
- Business Cards
- Brochures





# Shared Success Webinars

## Shared Success

### *University Program*



Old Republic Title's Shared Success team is committed to providing agents with educational webinars focusing on ways to grow their business. These one-hour or less presentations are great ways to sharpen your professional skills, obtain critical industry knowledge, and learn proven sales tips.

# Shared Success Webinars

## Shared Success University Webinars

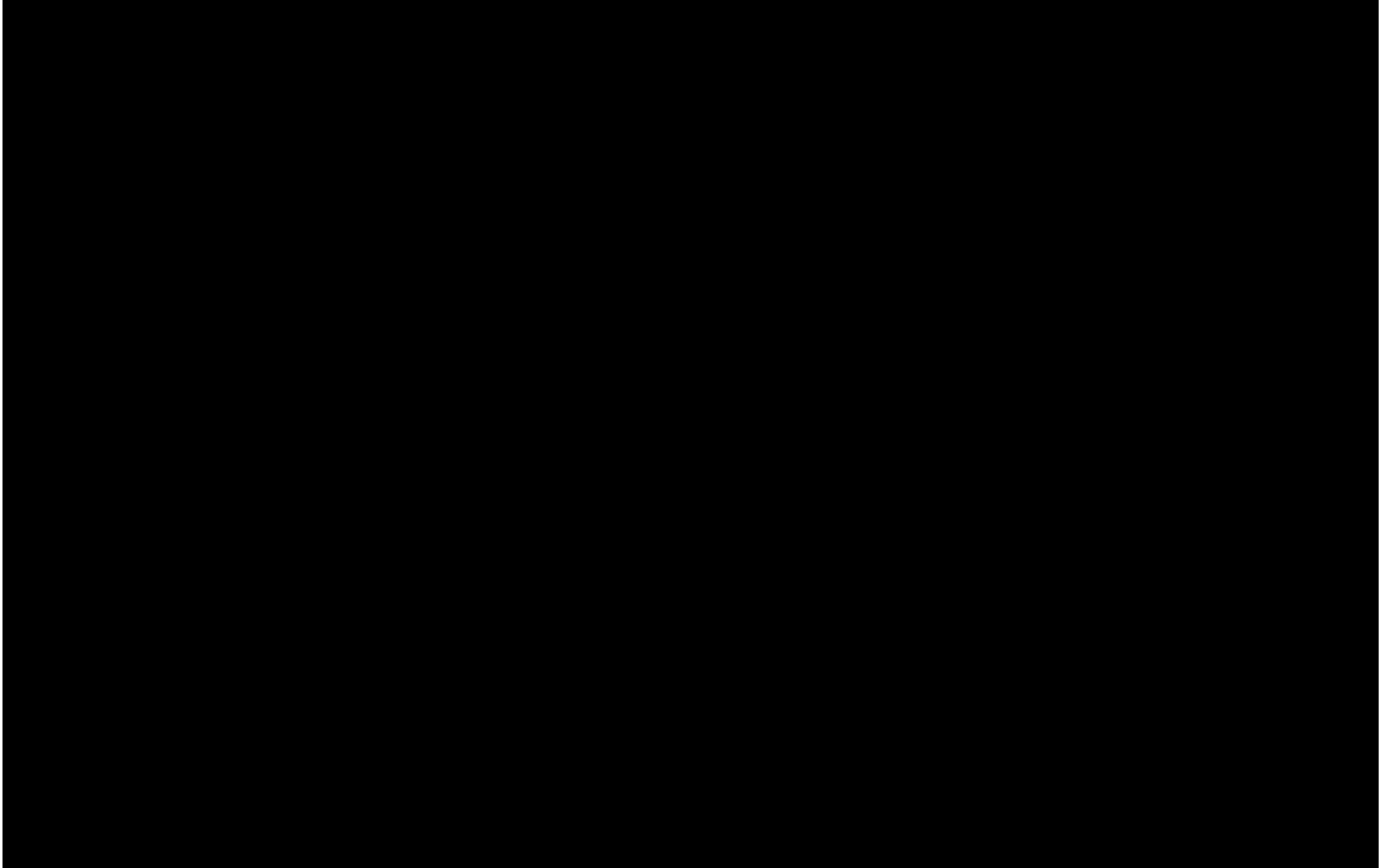
### *Upcoming & Previous Webinar Topics*

**On the 2<sup>nd</sup> Thursday of each month @ 11 am ET (10 am CST) Shared Success offers complimentary webinars customized to fit your agency needs.**

- Claims: Simple Errors; Big Hassles, Unpredictable Losses
- Encore – Cybercrime Stories – Prevent These Mistakes
- Cybercrime – Protection and Prevention
- TRID Challenges – You're Not Alone
- Underwriting, Best Practices, and Agent Vetting
- CFPB FAQs Panel
- Who Moved My HUD Sheet?
- How to Talk About Owner's Title Insurance



# Shared Success Promo



# Thank you!

- If you have any questions regarding any of this material, call me at 1-800-843-1688 or e-mail me at [cwsmith@mvt.com](mailto:cwsmith@mvt.com). Thank you again for all you do for ORT!